

IN RE:

JEFFREY L. LEZARK  
LAURIE A. LEZARK  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-22324

Chapter 13

Document No.: 86

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 25th day of October, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
10/25/24 10:41 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE dmr

In re:  
Jeffrey L. Lezark  
Laurie A. Lezark  
Debtors

Case No. 19-22324-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 25, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey L. Lezark, Laurie A. Lezark, 381 Pennsylvania Avenue, Oakmont, PA 15139-1533
sp	+ East End Trial Group, LLC, 212 45th St., Pittsburgh, PA 15201-2802
sp	#+ Law Offices of Eugene D. Frank, P.C., 3202 McKnight East Drive, Pittsburgh, PA 15237-6423
cr	+ U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631
15067048	Discover Student Loans, PO Box 30947, Salt Lake City, UT 84130-0947
15067050	+ EMSI, 3504 Cragmont Drive, Suite 100, Tampa, FL 33619-8300
15067051	Fin Sys of Richmond Inc., PO Box 786, Richmond, IN 47375-0786
15067052	+ Grover Sukhdev MD, 4815 Liberty Avenue, Pittsburgh, PA 15224-2156
15067057	+ Metropolitan Life Insurance Company, 4425 Ponce de Leon Blvd., Coral Gables, FL 33146-1837
15067065	+ Tristate Orthopaedics & Sports Medicine, 5900 Corporate Drive, Suite 200, Pittsburgh, PA 15237-7005

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2024 00:33:18	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 26 2024 01:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	^ MEBN	Oct 26 2024 00:07:30	SN Servicing Corporation as Servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
15106838	Email/Text: ally@ebn.phinsolutions.com	Oct 26 2024 00:59:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15067038	+ Email/Text: ally@ebn.phinsolutions.com	Oct 26 2024 00:59:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
15067037	Email/Text: ally@ebn.phinsolutions.com	Oct 26 2024 00:59:00	Ally Financial, PO Box 380903, Bloomington, MN 55438-0903
15067039	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 26 2024 00:59:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
15067040	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 26 2024 00:59:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15095894	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 26 2024 01:08:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15067041	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 26 2024 00:59:00	Bayview Loan Servicing, 4425 Ponce De Leon, 5th Floor, Miami, FL 33146-1837

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15106836	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 26 2024 00:59:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
15067043	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2024 00:57:27	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15067042	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2024 00:32:41	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15087178	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2024 00:57:02	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15067044	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2024 00:33:26	CitiMortgage Inc., PO Box 6243, Sioux Falls, SD 57117-6243
15067045	^ MEBN	Oct 26 2024 00:07:35	Coll Svc Ctr, POB 560, New Kensington, PA 15068-0560
15302648	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 26 2024 01:07:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15067046	Email/Text: mrdiscen@discover.com	Oct 26 2024 00:59:00	Discover, PO Box 30421, Salt Lake City, UT 84130-0421
15071379	Email/Text: mrdiscen@discover.com	Oct 26 2024 00:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15067047	+ Email/Text: mrdiscen@discover.com	Oct 26 2024 00:59:00	Discover Fin Svcs LLC, P.O. Box 15316, Wilmington, DE 19850-5316
15085513	+ Email/Text: DSLBKYP@discover.com	Oct 26 2024 01:10:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
15067049	+ Email/Text: DSLBKYP@discover.com	Oct 26 2024 01:10:00	Discover Student Loans, PO Box 30948, Salt Lake City, UT 84130-0948
15105860	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 26 2024 01:10:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15067053	Email/Text: Bankruptcy@ICSystem.com	Oct 26 2024 01:08:00	IC System, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
15067054	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2024 00:33:10	JPMCB Card Services, P.O. Box 15298, Wilmington, DE 19850
15082299	+ Email/Text: RASEBN@raslg.com	Oct 26 2024 01:00:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15067055	^ MEBN	Oct 26 2024 00:07:24	KML Law Group, P.C., BNY Mellon Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15067056	Email/Text: camanagement@mtb.com	Oct 26 2024 01:08:00	M&T Bank, PO Box 900, Millsboro, DE 19966
15088650	+ Email/Text: camanagement@mtb.com	Oct 26 2024 01:08:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
15106267	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2024 00:33:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15067058	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:33:10	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
15067059	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:33:16	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
15067979	^ MEBN	Oct 26 2024 00:08:23	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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15067061	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:32:40	Synchrony Bank/JCPenney, PO Box 965007, Orlando, FL 32896-5007
15067060	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:55:24	Synchrony Bank/JCPenney, PO Box 965008, Orlando, FL 32896-5008
15067062	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:33:25	Synchrony Bank/Lowes, PO Box 965003, Orlando, FL 32896-5003
15067063	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:33:21	Synchrony Bank/Sam's Club, PO Box 965003, Orlando, FL 32896-5003
15067064	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:57:05	Synchrony Bank/Wal-mart, P.O. Box 965022, Orlando, FL 32896-5022
15441725	^ MEBN	Oct 26 2024 00:05:58	U.S. Bank Trust National Association as Trustee, of Cabana Series V Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
15425109	^ MEBN	Oct 26 2024 00:06:00	U.S. Bank Trust National Association, et al., c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
15100486	Email/Text: BNCnotices@dcmsservices.com	Oct 26 2024 01:08:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15101864	Email/PDF: ebn_ais@aisinfo.com	Oct 26 2024 00:55:39	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15070314	Email/Text: bankruptcy.accounts@wakeassoc.com	Oct 26 2024 01:00:00	ACS PRIMARY CARE PHYSICIANS SOUTHEAST, WAKEFIELD AND ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250
15067066	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 26 2024 00:32:15	Wells Fargo Bank N.A., PO Box 522, Des Moines, IA 50306-0522

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing, LLC
cr		U.S. Bank Trust National Association, as Trustee o
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	SN Servicing Corporation as Servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lauren Moyer	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Cabana Series V Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as Servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series V Trust, bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as Servicer for U.S. Bank Trust National Association as Trustee of Cabana Series V Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Maria Miksich	on behalf of Creditor Community Loan Servicing LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Richard James Tracy, III	on behalf of Creditor SN Servicing Corporation as Servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series V Trust, richard.tracy.iii@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Joint Debtor Laurie A. Lezark shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Debtor Jeffrey L. Lezark shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 12